

UNITED STATES BANKRUPTCY COURT

Eastern District of Michigan (Detroit)

In re Carolyn Zdziebko
Debtor

Case No. 11-70535

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Bank of America, N.A.

Court claim no. (if known): 5

Last four digits of any number you
use to identify the debtor's account: 2499

Date of payment change:

Must be at least 21 days after date of this notice

11/20/2012

New total payment:

Principal, Interest, and escrow, if any

\$114.26

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?



No



Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _____

New escrow payment: _____

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?



No



Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate: _____

New interest rate: _____

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?



No



Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: PRINCIPAL BALANCE CHANGE-NUMBER OF DAYS IN THE BILLING CYCLE CHANGED-CHANGE IN FEES

Current mortgage payment: \$23,618.21

New mortgage payment: \$114.26

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Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☒ I am the creditor. ☐ I am the creditor's authorized agent.
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Suzetta Mays
Assistant Vice President (Approved by: Judy Graves)

Date 10/29/2012

Print: Suzetta Mays

Title Assistant Vice President (Approved by: Judy Graves)

Company Bank of America, N.A.
Address 2380 Performance Drive
Richardson, TX 75082

Specific Contact Information:
Phone: 214-209-5223
Email: suzetta.mays@bankofamerica.com

CERTIFICATE OF SERVICE

I hereby certify that on October 29, 2012, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and via filing with the US Bankruptcy Court's CM ECF system.

Debtor:

Carolyn Zdziebko
42277 Hanford Road
Canton, MI 48187

Debtor's Attorney:

Jesse R. Sweeney
30555 Southfield
Suite 400
Southfield, MI 48076

Trustee:

Tammy L. Terry
Buhl Building
535 Griswold
Suite 2100
Detroit, MI 48226

/s/ Bill Taylor

Authorized Agent

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